

Home Heating Help

spotlight

Winter heating bills can have a major impact on household budgets. For people having trouble paying for utilities, it is extremely important to know that help with winter heating bills may be available. There are several energy assistance programs for senior citizens and low-income customers. The Michigan Public Service Commission (MPSC) encourages eligible customers to take advantage of the available programs. Customers with heating bills they are unable to pay should first contact their utility company or energy supplier and explain their situation **before** receiving a shut-off notice. This Consumer Tip provides information on the major assistance programs available to Michigan residents.

Winter Protection Plan

The Winter Protection Plan (WPP) protects senior and low-income customers of MPSC-regulated natural gas and electric companies, as well as rural electric cooperatives. Customers may find relief from electric or natural gas service shut-off and high utility payments between November 1 and March 31.

Persons qualify for the plan if they meet any of the following criteria:

- are age 65 or older (some companies may use age 62)
- receive Michigan Department of Human Services cash assistance
- receive Food Stamps or Medicaid
- have a household income at or below 150% of the poverty level

The WPP allows eligible low-income customers to make monthly payments of at least 7% of their estimated annual bill, November through March, and avoid shut-off during that time even if their bills are higher. Low-income customers with past due bills must also pay a portion of the amount owed in equal monthly installments between the time they apply for WPP and the start of the following heating season. Eligible senior citizens participating in Winter Protection are not required to make specific monthly payments between November 1 and March 31, but are encouraged to do so to avoid higher bills when the protection period ends. At the end of the protection period, both low-income and senior citizens taking part in the plan must pay off any money owed in installments between April and November.

To apply for this or other shutoff protection plans, contact your natural gas or electric utility company or alternative gas supplier.

Get Help by Calling 2-1-1

2-1-1 is a one-stop, around-the-clock free phone service that links people with information or agencies that can help with utility assistance, rent payments, child and elder care, emergency shelters, job training, counseling, etc.

Home Heating Credit

Qualified persons may receive a credit to help pay winter heating bills. Apply for a Home Heating Credit if you are low income, receive public assistance, or unemployment compensation. Eligible customers must meet guidelines based on household income, exemptions, and heating costs. You must apply by September 30th each tax year.

The application form (MI-1040CR-7) can be requested from the Michigan Department of Treasury at 517.636.4486, or through its website at michigan.gov/treasury.



State Emergency Relief (SER) Program

SER may help low-income households pay part of their heating or electric bills and assist in keeping utilities in service or have service restored. The program is available November 1st through May 31st.

Call your local Department of Human Services office for information or check the Department's website at michigan.gov/dhs.

Federal Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a special tax benefit for people who work full or part-time. Those who qualify will owe less in taxes and may get a refund. Even a person who does not generally owe income tax may get a credit, but must file a tax return to do so. Apply for an Earned Income Tax Credit with the U.S. Department of Treasury, Internal Revenue Service (IRS) by filling out Form 1040 or 1040A and attach **Schedule EIC** when completing your federal income tax returns. For details, check IRS tax forms for the Earned Income Tax Credit.

Application forms can be requested from the IRS at 1-800-829-1040 or through its website at irs.gov.

Protection for Customers on Active Military Duty

Utility customers or their spouses, called to full-time active military duty by the President or the Governor during a time of declared national or state emergency or war, may apply for shut-off protection for electric or natural gas service for up to 90 days. These customers can reapply for extensions. The utility company may request verification of active duty status. Customers will still be responsible to pay for all services used during the time of protection. *Contact your utility company.*

Other Assistance Options

There are other organizations that can, at times, provide emergency energy bill payment assistance. The Heat and Warmth Fund (THAW) provides bill payment assistance to low-income residents in 51 Michigan counties – including the Upper Peninsula. THAW's toll-free referral number is 1-800-866-THAW (8429); check their website at thawfund.org.

Your local Salvation Army or Community Action Agency may also be able to provide emergency assistance. Check your telephone book for the nearest locations.

Programs to Reduce Energy Use

Using less energy in the home will lower utility bills. Local Community Action Agencies may help with caulking and insulation if specific low-income guidelines are met.

The MPSC offers the brochure "Energy Savers- Tips on Saving Energy & Money at Home". For a free copy of this brochure, call the MPSC at 800.292.9555. This brochure and others on important utility issues are also available on the MPSC's website at: michigan.gov/mpscalerts.

You can also get information on a variety of energy resources at: michigan.gov/bewinterwise.